



**RHB Bank Berhad, Thailand**  
**Summary Statement of Assets and Liabilities**  
 (has been audited by a certified public accountant)  
 As of 31 October 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	14,081	Deposits	7,088,081
Interbank and money market items - net	835,179	Interbank and money market items	9,513,941
Financial assets measured at fair value through profit or loss	949,436	Liability payable on demand	1,007
Derivatives assets	11,399	Financial liabilities measured at fair value through profit or loss	-
Investments - net	8,424,831	Derivatives Liabilities	5,675
Investments in subsidiaries and associates - net	-	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	9,188,368	Other liabilities	183,895
Properties for sale - net	-	<b>Total liabilities</b>	<b>16,792,599</b>
Premises and equipment - net	20,578		
Other assets - net	230,402	<b>Head office and other branches of the same juristic person's equity</b>	
		Funds brought in to maintain assets under the Act	2,000,000
		Accounts with head office and other branches of the same juristic person - net	92,292
		Other components of equity of head office and other branches of the same juristic person	143,172
		Retained earnings	646,211
		<b>Total head office and other branches of the same juristic person's equity</b>	<b>2,881,675</b>
<b>Total Assets</b>	<b>19,674,274</b>	<b>Total liabilities and head office and other branches of the same juristic person's equity</b>	<b>19,674,274</b>

Thousand Baht

Non-Performing Loans (gross) for the quarter ended 30 September 2020 (3.57 percents of total loans before deducting allowance for expected credit losses)	347,999
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2020	331,070
Regulatory capital (15.96 (percents) ratio of total capital to risk weighted assets)	2,000,000
Capital after deducting capital add-ons for loans to large exposures (15.96 (percents) ratio of total capital after deducting capital add-ons to risk weighted assets)	2,000,000
Changes in assets and liabilities during the quarter ended 31 October 2020 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section .....	0

**Channels for disclosure of information on capital requirement**

(under the Notification of the Bank of Thailand Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)

Channel for disclosure <http://www.rhbgroup.com/>

Date of disclosure 30 April 2020

Information as of 31 December 2019

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.

(Supicha Leelawat)  
Head Of Finance

(Piyarat Aranyakasemsuke)  
Chief Executive Officer